

**ENTERED**

March 16, 2023

Nathan Ochsner, Clerk

**IN THE UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

TERRY L. JACKSON AND GWENDOLYN  
ANNETTE JACKSON,  
PLAINTIFFS,

V.

PHH MORTGAGE, ET AL.,  
DEFENDANTS.

CIVIL ACTION NO. 4:22-cv-3465

**ORDER ADOPTING MAGISTRATE JUDGE'S  
MEMORANDUM AND RECOMMENDATION**